

ACH Payments Overview

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Qualpay offers ACH payments in addition to credit card payments on [Qualpay Virtual Terminal](#), [Qualpay Payment Gateway](#), [Qualpay Checkout](#), [Qualpay Invoicing](#), [Qualpay Customer Vault](#), [Qualpay Recurring Billing](#), [Qualpay Embedded Fields](#), and [Qualpay APIs](#). Review our [Integration Guide](#) for further details on integrating [Qualpay APIs for ACH payments](#).

Note: We suggest that you contact your bank to ensure that we can debit and credit your depository account; instructions can be found [here](#).

ACH payments are a non-guaranteed method of taking payment from your customers. As a result, [ACH funding](#) differs from credit card funding. Your daily batches of ACH will be funded within three business days of the payment. If your customer's bank [rejects](#) an ACH payment within those three business days, it will not be funded.

To view unfunded transactions, select [Transactions](#) and add filters for 'Payment Type is ACH Payments' and 'Status is not Deposit Sent' to the report.

Any ACH payments rejected after funding due to a dispute will be debited from your depository account. These reject types can be viewed on your [Deposit History](#) or [Reconciliation](#) report. You will also be [notified](#) via email.

We will notify you via email if we receive a [Notification of Change \(NOC\)](#) response. You can find details about the [NOC](#) by selecting **Reports** and then clicking **Notifications of Change** in the ACH section of the page.

NOTE: ACH [rejects](#) before funding can occur within 48 hours from the initial transaction, and customers can dispute transactions for up to 60 days, which would cause your Merchant Account to be debited.

[Qualpay Virtual Terminal](#) accepts ACH payments in addition to business and consumer credit cards. ACH Payments can be accepted in United States Dollars (USD), and convenience fees may be applied. Our Virtual Terminal is fully integrated with [Customer Vault](#) to save you time when processing repeat transactions. Access Virtual Terminal through Qualpay Manager on any device with an internet connection and a [web browser](#).

If you already have a Qualpay Account and would like to add ACH payments, begin the application process for ACH by [contacting our customer support team](#).

New to Qualpay? [Contact us](#) today for credit card and ACH payments.
